

Exhibit F

Dear Judge Caproni,

What I did was wrong. I knew it was wrong at the time, and there is no justification for my actions. I would like to sincerely apologize to the affected health fund company, my family (especially my wife and 2 children), and all those who have shown trust and confidence in me throughout my career and life. By committing this crime, I betrayed that trust. I am determined to live a life worthy of the trust and confidence they have given me.

I am a God-fearing family man who loves his wife and kids. My two children are the world to me. I cherish being one half of a two parent home, especially since that is something that I did not have growing up.

I place great value on service and giving back and have always tried to make it an ever-present part of my life. I do my best to serve as a role model. I am thankful to say that in many ways I believe I have succeeding in doing that. However, when it comes to the crime I committed, rather than setting a good example, I set a terrible one. For this I am ashamed and deeply sorry to those I may have previously inspired.

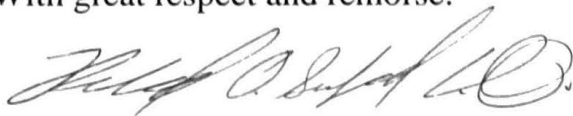
The one thing that I tell all that I mentor and I especially stress this to my 10-year-olds that I volunteer coach basketball to is that:

“You’re human. And in life we’re going to face challenges and obstacles, and you will make mistakes. The key is to learn from the mistakes, become better than before them and not let the mistakes define you.”

Judge Caproni, I made a big mistake, in fact more than just a mistake, I made a choice to do the wrong thing. I won’t do it again. I won’t let my terrible choice define me. I accept and will live with the consequences of the choices I made. I will use my opportunities to live a life that meets the ideals I set for myself.

Thank you.

With great respect and remorse.

A handwritten signature in black ink, appearing to read "John A. Caproni", written in a cursive style.